GOVERNMENT OF INDIA
FINANCE AND COMPANY AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO:6929
ANSWERED ON:09.05.2003
JANA RAKSHYA NEW MEDICAL INSURANCE SCHEME
DR. KIRIT SOMAIYA

Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the Government have formulated a new medical insurance scheme `Jana Rakshya` for the downtrodden;

(b) if so, the details thereof; and

(c) the time by which it is likely to be started?

Answer

Minister of State in the Ministry of Finance (SHRI ANANDRAO V. ADSUL)

(a) to (c): In pursuance to the announcement made in the Budget Speech for 2003-04 regarding introduction of a `Universal Health Insurance Scheme`, some of the public sector general insurance companies have already launched this policy. The policy provides for reimbursement of medical expenses upto Rs.30,000/- towards hospitalisation floated amongst the entire family, death cover due to an accident for Rs.25,000/- to the head of the family and compensation due to loss of earning of the earning member @ Rs.50/- per day upto a maximum of 15 days. The premium under the scheme is Re.1/- per day (i.e. Rs.365/- per year) for an individual, Rs.1.50 per day for a family of five limited to spouse and children, and Rs.2/- per day for covering dependent parents within overall family size of seven. Government will provide a subsidy of Rs.100/- per year towards annual premium for below poverty line family.